

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: LEONARD DOWTHARD	§	Case No. 15-80044
VICKIE D. DOWTHARD	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/09/2015.
- 2) The plan was confirmed on 10/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/21/2018.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$27,387.82.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 11,160.00	
Less amount refunded to debtor(s)	\$ 21.10	
NET RECEIPTS		\$ 11,138.90

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 852.54	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,352.54
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	2,500.00	2,500.00	2,500.00	2,500.00	0.00
SELECT PORTFOLIO SERVICING INC	Sec	6,301.00	7,786.36	7,786.36	7,786.36	0.00
IL DEPT OF PUBLIC AID	Pri	4,047.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Uns	1,495.90	415.72	415.72	0.00	0.00
ADVANCE AMERICA	Uns	499.77	NA	NA	0.00	0.00
ASSOCIATED BANK	Uns	650.00	NA	NA	0.00	0.00
CHECK INTO CASH	Uns	396.67	NA	NA	0.00	0.00
COMMONWEALTH EDISON CO	Uns	2,162.63	3,471.25	3,471.25	0.00	0.00
FMCI MASS MARKET	Uns	379.09	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE CO	Uns	1,535.87	425.48	425.48	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	543.09	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Uns	307.92	NA	NA	0.00	0.00
NICOR GAS	Uns	2,148.14	1,155.73	1,155.73	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	439.66	425.73	425.73	0.00	0.00
SAGE TELECOM	Uns	69.93	NA	NA	0.00	0.00
SALUTE CARD SERVICES	Uns	543.00	NA	NA	0.00	0.00
SFC OF ILLINOIS LP	Uns	1,127.65	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	237.35	94.07	94.07	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
VERIZON WIRELESS	Uns	1,111.24	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/	Uns	0.00	4,232.82	4,232.82	0.00	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	115.27	115.27	0.00	0.00
CERASTES, LLC	Uns	0.00	400.00	400.00	0.00	0.00
AT&T MOBILITY II LLC % AT&T	Uns	0.00	645.16	645.16	0.00	0.00
DIRECTV, LLC BY	Uns	0.00	731.99	731.99	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	137.37	137.37	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	9,508.87	9,508.87	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 7,786.36	\$ 7,786.36	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 7,786.36	\$ 7,786.36	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 21,759.46	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,352.54	
Disbursements to Creditors	\$ 7,786.36	
TOTAL DISBURSEMENTS:		\$ 11,138.90

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.